(Case 3:06-cv-00100-ECR-RAM Document 1	Filed 02/22/06 Page 1 of 3	
1 2 3 4 5	689 Sierra Rose Drive Ste A-2 Reno NV 89511 (775) 329-5230 Attorney for Plaintiff	U.S. DISTRICT COURT DISTRICT OF MEVAD,A FILED FEB 2 2 2006 CLERK, U.S. DISTRICT COURT	
6	UNITED STATES DISTRICT COURT		
7	DISTRICT (
8		3:06-CV-00100	
9	CRIC MAKI,		
10	Co	OMPLAINT AND DEMAND FOR JURY	
11		TRIAL (UNLAWFUL DEBT COLLECTION PRACTICES)	
12 13	Defendant.		
13	Plaintiff, ERIC MAKI, by and through his undersigned counsel, complains and alleges a		
15	follows:		
16	I. <u>INTRODUCTION</u>		
17	1. This is an action for actual, statutory and punitive damages brought by ERIO		
18	MAKI, an individual consumer against PATENAUDE & FELIX, APC, for violations of the Fai		
19	Debt Collection Practices Act, 15 USC §1692, et seq., (hereinafter referred to as "FDCPA"		
20	which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.		
21	II. <u>JURISDICTION AND VENUE</u>		
22	2. Jurisdiction of this Court arises under 15 USC §1692k(d), 28 USC §1337. Venue		
23	in this District is proper in that the defendants transact business here and the conduct complained		
24	of occurred here.		
25	III. <u>PARTIES</u>		
26	3. Plaintiff, ERIC MAKI, is a natural person residing in Washoe County, Nevada.		
27	Paid Amt \$ 250 Date 2/22/06 Receipt # 186 40 Initials WAM		
28	Receipt # 18640 Initials WAM		
	COMPLAINT - 1		

4. Defendant, PATENAUDE & FELIX, is a law firm engaged in the business of collecting consumer debts and regularly collects consumer debts. It is accordingly a "debt collector" as defined in the FDCPA. 15 U.S.C. §1692a.

IV. FACTS

- 5. In the fall of 2005, Palisades Collection LLC, retained the defendant law firm to collect a consumer debt originally owed by Providian Bank and assigned to Palisades Collection LLC, from plaintiff.
- 6. Prior to filing suit the defendant's collectors contacted plaintiff by telephone and attempted to obtain payment from plaintiff.
- 7. Plaintiff informed the collector that plaintiff was represented by an attorney and provided defendant with the attorney's name and phone number.
- 8. The collector responded that she did not want to deal with plaintiff's attorney rather she wanted to resolve the claim directly with the plaintiff.
- 9. The collector continued to harass the plaintiff and threatened to garnish his wages and lien his house if plaintiff did not immediately settle the claim for \$2,500.
- 10. The collector falsely represented to plaintiff that the lowest settlement authority she had was for \$2,500.

V. FDCPA VIOLATIONS

- 11. In the course and scope of attempting to collect a consumer debt from the plaintiff, the defendant violated the FDCPA in the following respects.
- (a) Failing to provide plaintiff with the 15 USC §1692 validation notice within five (5) days of the first communication.
- (b) Contacting and communicating directly with a consumer when the debt collector knows that the consumer is represented by an attorney in violation of 15 USC §1692c(a)(2).
- (c) making false, deceptive and misleading representations and threats concerning garnishing plaintiff's wages and liening his home in violation of 15 USC §1692e.